## What is claimed is:

- 1 1. A method for conducting a transaction, comprising:
- 2 receiving an application for a financial account and an authorization to credit a first
- 3 amount to the financial account;
- 4 receiving information identifying a substitute collection technique; and
- 5 finalizing the transaction after receipt of the application and the information.
- 1 2. The method of claim 1, further comprising:
- 2 receiving an acceptance of an incentive offer, wherein the first amount is based on
- 3 the incentive offer.
- 1 3. The method of claim 1, further comprising:
- 2 establishing a second amount associated with the substitute collection technique.
- 1 4. The method of claim 1, further comprising:
- 2 offering an incentive based on receipt of the application.
- 1 5. The method of claim 1, further comprising:
- 2 offering an incentive based on an approval of the application.
- 1 6. The method of claim 1, wherein the authorization includes a proxy agreement and
- 2 wherein the first amount is undetermined at the time of the authorization.
- 1 7. The method of claim 1, wherein the substitute collection technique includes
- 2 information specifying at least one of: (i) a credit account to be credited; (ii) a debit account
- 3 to be credited; (iii) a financial account to be credited; (iv) a store account to be credited; and
- 4 (v) an address to which payment is to be sent.
- 1 8. The method of claim 1, wherein finalizing the transaction further comprises:
- approving the application; and
- 3 crediting the financial account by an amount equal to the first amount.
- 1 9. The method of claim 2, wherein finalizing the transaction further comprises:



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- 2 approving the application; and
- 3 crediting the financial account by an amount equal to the first amount.
- 1 10. The method of claim 1, wherein finalizing the transaction further comprises:
- 2 declining the application; and
- 3 crediting the substitute form of collection by a second amount.
- 1 11. The method of claim 10, wherein the second amount is equal to the first amount minus
- 2 an incentive amount.
- 1 12. The method of claim 1, wherein finalizing the transaction further comprises:
- performing an analysis of the application; 2
- 3 crediting the financial account by an amount equal to the first amount if the analysis
- 4 indicates an approval of the application; and
- 5 crediting the substitute form of collection by a second amount if the analysis
- 6 indicates a refusal of the application.
- 13. The method of claim 12, wherein the second amount is equal to the first amount less an 1
- 2 incentive amount.
- 1 14. The method of claim 1, wherein the transaction is a product return transaction.
- 1 15. A transaction method, comprising:
- 2 receiving an application for a financial account;
- 3 receiving information identifying a substitute collection technique;
- 4 determining a first payment amount to be paid to the first financial account if the
- 5 application is approved;
- 6 determining a second payment amount to be paid to the substitute collection
- 7 technique if the first application is rejected; and
- 8 finalizing the transaction based on an approval or rejection of the application.

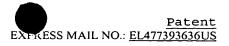
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collection technique.



1	10.	A transaction method, comprising:	
2		offering a seller an incentive amount;	
3		receiving an application for a financial account and an authorization to credit a	
4	payment amount to the financial account;		
5		receiving information identifying a substitute collection technique and an 🛌	
6	authorization to credit a second payment amount to the substitute collection technique;		
7		approving the application; and	
8		crediting the payment amount to the financial account.	
1	17. A	A device, comprising:	
2		a processor; and	
3		a storage device coupled to said processor and storing instructions adapted to be	
4	executed by said processor to:		
5		receive an application for a financial account and an authorization to pay a	
6	first amount to the financial account;		
7		receive information identifying a substitute collection technique; and	
8		finalize the transaction using at least one of the financial account and the	
9	substitute collection technique.		
1	18.	The device of claim 17, wherein said storage device further stores at least one of: (i)	
2	a tran	saction database; (ii) a seller database; and (iii) an application database.	
1	19.	A medium storing instructions adapted to be executed by a processor to perform a	
2	metho	od for conducting a transaction, said method comprising:	
3		receiving an application for a financial account and an authorization to pay a first	
4	amou	nt to the financial account;	
5		receiving information identifying a substitute collection technique; and	
6		finalizing the transaction using at least one of the financial account and the substitute	





l	20. A method for facilitating the return of a product having a purchase price, the method	
2	comprising:	
3	receiving a request to return the product;	
1	receiving an application for a financial account and an authorization to pay the	
5	purchase price and an incentive amount to the financial account;	
6	receiving information identifying a substitute collection technique; and	
7	finalizing the return using at least one of the financial account and the substitute	
3	collection technique.	